

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Ashley Marie Weaver</u> | Social Security number or ITIN | xxx-xx-5188 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 23-10108-JCM | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ashley Marie Weaver

7/26/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ashley Marie Weaver
Debtor

Case No. 23-10108-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 26, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Ashley Marie Weaver, 15 Elm Street, Greenville, PA 16125-1974 |
| 15578506 | + Community Bank, Attn: Bankruptcy, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 15578509 | + FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184 |
| 15578514 | + Oceanside Mortgage/sm, PO Box 100078, Duluth, GA 30096-9377 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| tr | + EDI: QJBSPERO.COM | Jul 27 2023 10:20:00 | Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507 |
| smg | EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: RECOVERYCORP.COM | Jul 27 2023 10:20:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15578495 | + Email/Text: backoffice@affirm.com | Jul 27 2023 08:29:00 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862 |
| 15578496 | + Email/PDF: bncnotices@becket-lee.com | Jul 27 2023 08:56:41 | American Express, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 15578497 | + EDI: CAPITALONE.COM | Jul 27 2023 10:20:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15578498 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 27 2023 08:26:00 | Capital One/Kohls, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043 |
| 15578500 | + EDI: CITICORP.COM | Jul 27 2023 10:20:00 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034 |
| 15578501 | + EDI: WFNNB.COM | Jul 27 2023 10:20:00 | Comenity Bank/Carter, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 15578502 | + EDI: WFNNB.COM | Jul 27 2023 10:20:00 | Comenity Bank/Gordmans, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |

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| 15578503 | + EDI: WFNNB.COM | Jul 27 2023 10:20:00 | Comenity Bank/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 15578504 | + EDI: WFNNB.COM | Jul 27 2023 10:20:00 | Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 15578505 | + EDI: WFNNB.COM | Jul 27 2023 10:20:00 | Comenity Capital Bank, Attn: Bankruptcy, PO Box 182789, Columbus, OH 43218-2789 |
| 15578507 | + EDI: DISCOVER.COM | Jul 27 2023 10:20:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 15578508 | EDI: DISH | Jul 27 2023 10:20:00 | Dish Network, Attn: Bankruptcy, PO Box 7203, Pasadena, CA 91109-7303 |
| 15578510 | + Email/Text: cashiering-administrationservices@flagstar.com | Jul 27 2023 08:28:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 15578511 | + Email/Text: bankruptcy@huntington.com | Jul 27 2023 08:28:00 | Huntington Bank, Attn: Bankruptcy, PO Box 89424, Cleveland, OH 44101-6424 |
| 15578499 | EDI: JPMORGANCHASE | Jul 27 2023 10:20:00 | Chase Card Services, Attn: Bankruptcy, PO 15298, Wilmington, DE 19850 |
| 15578512 | + EDI: LENDNGCLUB | Jul 27 2023 10:20:00 | LendingClub Bank, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802 |
| 15578513 | Email/Text: camanagement@mtb.com | Jul 27 2023 08:27:00 | M&T Credit Services, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240 |
| 15579156 | + EDI: RMSC.COM | Jul 27 2023 10:20:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15578515 | + EDI: RMSC.COM | Jul 27 2023 10:20:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15578516 | + EDI: RMSC.COM | Jul 27 2023 10:20:00 | Synchrony Bank/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15578517 | + EDI: RMSC.COM | Jul 27 2023 10:20:00 | Synchrony Bank/Zulily, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15578518 | + EDI: WTRRN BANK.COM | Jul 27 2023 10:20:00 | Target National Bank, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |
| 15578519 | + Email/Text: BK@servicingdivision.com | Jul 27 2023 08:27:00 | The Money Source, Inc., Attn: Bankruptcy, 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | LAKEVIEW LOAN SERVICING, LLC |
| aty | *+ | Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-1

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Debtor Ashley Marie Weaver dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Joseph B. Spero | on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com |
| Joseph B. Spero | sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |

TOTAL: 5